

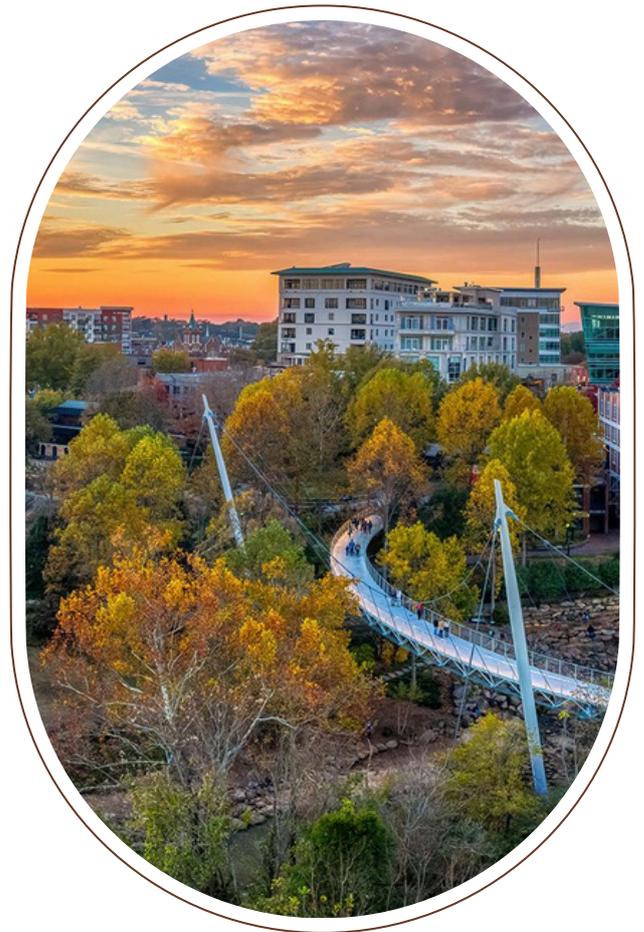
Welcome

To Our Fall Issue

What You'll Find Inside:

As we approach the end of the year, it's the perfect time to take stock of your financial landscape and prepare for a strong start to 2026.

This edition of our quarterly newsletter is packed with **essential updates and planning tips**—from **retirement distribution rules** to **charitable giving strategies** and **contribution limits**. Whether you're wrapping up your goals or setting new ones, we've got you covered.



Upcoming News

- November Gathering at Saskatoon Lodge, Greenville



SAGE CAPITAL
WEALTH PARTNERS

Invites you to attend a...

CLIENT EVENT

SASKATOON LODGE

681 Halton Rd Suite #3,
Greenville, SC 29607

6:00-7:30 PM
Thursday

6

November
2025

MORE INFORMATION TO COME!
[@SAGECAPITALWEALTH.COM](https://www.sagecapitalwealth.com)

MARKET UPDATES

Stock Market Trends

- The **S&P 500** is up **10% year-to-date**, but analysts expect it to **level off** through the end of the year.
- Sectors like **healthcare** and **utilities** are gaining attention for their **stability and dividend potential**.
- Tech and industrials continue to lead, but volatility may increase as investors react to rate changes and global events.

Inflation & Consumer Sentiment

- Inflation rose **0.4% in August**, driven by food and energy costs.
- The annual inflation rate is now **2.5%**, slightly above the Fed's target.
- Consumer confidence dipped in September, with many households adjusting spending due to rising costs and economic uncertainty.



Bond Yields & Income Planning

- Rate cuts may lower yields on new CDs and bonds, but current rates still offer solid opportunities.
- Investors are turning to **Treasury Inflation-Protected Securities (TIPS)** and **laddering strategies** to maintain income and hedge against inflation.

FEDERAL RESERVE CUTS RATES



With the Federal Reserve officially cutting interest rates for the first time this year, we're keeping a close eye on how this shift may affect your financial strategy heading into Q4. Here's what we're watching—and how we're helping clients adjust.

- On **September 17**, the Fed lowered its benchmark interest rate by **0.25%**, now at **4.00–4.25%**.
- This is the first rate cut of the year, and the Fed has hinted at **two more cuts** before year-end.
- The move is aimed at supporting economic growth as job gains slow and inflation stabilizes.

LOOKING AHEAD TO Q4

- The Fed expects slower but steady growth through the end of the year.
- Market watchers are keeping an eye on small-cap stocks, cyclical sectors, and global developments.
- Continued rate cuts could support broader market participation and borrowing activity.

MARKET INSIGHTS



Your Financial Partners for Every Season

At Sage Capital Wealth Partners, we're more than financial advisors—we're your dedicated partners in planning, investing, and navigating life's financial decisions. Whether you're focused on personal goals, business growth, or long-term legacy planning, our team is here to guide you with clarity and care. As we move into the final quarter of 2025, here's how we're helping clients respond to recent market changes and prepare for what's ahead.



Income Strategy Adjustments

We're helping clients lock in current bond and CD rates before further cuts. For those focused on income, we're using dividend-paying stocks, low-volatility ETFs, and TIPS to provide stability and inflation protection.



Portfolio Reviews

Now is a great time to schedule a year-end review. We'll look at your asset allocation, income needs, and risk tolerance to make sure your plan is aligned with current market conditions.



Budgeting & Spending

With inflation still affecting essentials, we recommend reviewing your monthly spending and identifying areas to adjust. This is also a good time to set SMART goals for 2026 and make sure your financial documents are up to date.



Rebalancing & Diversification

Market shifts can affect your portfolio balance. We're helping clients rebalance to stay diversified and reduce exposure to volatility. If you're nearing retirement or adjusting your withdrawal strategy, we'll ensure your plan reflects the latest market conditions.



Planning Ahead

- With potential rate cuts ahead, we're watching how this may affect borrowing, investing, and estate planning.
- We'll continue to monitor the markets and keep you informed so you can make confident decisions.

End of the Year Planning:

WHAT YOU NEED TO KNOW FOR 2025

As we head into the final stretch of 2025, it's a great time to pause and make sure your financial plans are on track. Whether you're thinking about contribution limits, reviewing your estate plan, or preparing for required distributions, we're here to help you wrap up the year with clarity and confidence.



End-of-Year Financial Checklist

Before the year wraps up, consider these steps:

- Review 2024 spending & budgets
- Set SMART goals for 2026
- Audit subscriptions
- Declutter your space & inbox
- Update your financial documents

In this section, we've highlighted the key areas to focus on before December 31st—along with tips and reminders to help you make the most of your opportunities. If you have questions or want to schedule a year-end review, don't hesitate to reach out. We're here for you.

Required Minimum Distributions (RMDs)

- If you turned 73 in 2025, your first RMD must be taken by April 1, 2026, and your second by December 31, 2026.
- RMDs apply to traditional IRAs, SEP IRAs, SIMPLE IRAs, and most employer-sponsored retirement plans.
- Roth IRAs are exempt while the owner is alive.
- Failing to take your RMD can result in a 25% penalty, reduced to 10% if corrected within two years.

Qualified Charitable Distributions (QCDs)

- QCDs allow individuals aged 70½ and older to donate directly from an IRA to a qualified charity, satisfying all or part of their RMD.
- For 2025, the QCD limit is \$108,000, with up to \$54,000 eligible for a one-time donation to a charitable remainder trust or gift annuity.
- QCDs are not tax-deductible, but they exclude the donated amount from taxable income, offering a powerful tax planning tool.

2025 Retirement Contribution Limits

- 401(k), 403(b), 457 Plans: \$23,500
- Catch-up (age 50+): \$7,500
- IRA: \$7,000
- IRA Catch-up (age 50+): \$1,000
- Higher Catch-up (age 60–63): \$11,250 for 401(k)s
- Income phase-out ranges for IRA and Roth IRA contributions have also increased, so be sure to check your eligibility.

Estate Planning Roadmap

YOUR PATH TO PEACE OF MIND

CREATE A WILL

- Decide who inherits your assets.
- Name guardians for minor children (if applicable).
- Include non-traditional heirs (stepchildren, close friends, etc.).



INVENTORY ASSETS

- List your bank accounts, retirement plans, real estate, insurance policies, and valuables.
- Include digital assets like cryptocurrency, cloud storage, and online accounts.



SET UP TRUSTS

- Choose the right type: Revocable, Irrevocable, Charitable, or Dynasty.
- Use trusts for privacy, tax benefits, and multi-generational planning.



ASSIGN POWERS OF ATTORNEY

- Designate someone to make financial and medical decisions if you're unable to.
- Ensure your wishes are documented and legally binding.



REVIEW BENEFICIARIES

- Check retirement accounts, life insurance, and annuities.
- Make sure designations match your current wishes and estate plan.



PLAN FOR DIGITAL ASSETS

- Create a digital inventory.
- Name a digital executor.
- Include access instructions in your estate documents.



You may have heard from **Renee**, who is updating beneficiaries!

If not, please call **864-999-4193** to update your beneficiaries.

SCHEDULE REGULAR VISITS

- Revisit your plan every 2–3 years or after major life changes.
- Coordinate with your financial advisor and CPA.





Slow-Cooker Chili

We love this family friendly dinner!

PREP TIME: 10 MIN

COOK TIME: 3.5 HRS

SERVINGS: 10

INGREDIENTS

- 2 lb lean Ground Beef, (90/10 or 93/7)
- 1 large onion, diced
- 3 garlic cloves, minced
- 2 tsp cumin powder
- 2 Tbsp chili powder
- 1 tsp garlic powder
- 1 tsp dried oregano
- 1 1/2 tsp salt, or to taste
- 1/2 tsp black pepper
- 15 oz can black beans, drained and rinsed
- 30 oz kidney beans, two 15oz cans, drained and rinsed
- 30 oz diced tomatoes, with their juice
- 10 oz diced tomatoes and green chilis, with their juice
- 30 oz tomato sauce

DIRECTIONS

1. Place a large skillet over medium-high heat and sauté beef until it releases fat (4-5 minutes), breaking it up with a spatula.
2. Add onion to the skillet and sauté until tender (4-5 minutes). Add minced garlic and seasonings: cumin, chili powder, garlic powder, dried oregano, salt and pepper. Cook another 30 seconds stirring constantly. Transfer to a 6 Qt slow cooker.
3. Add remaining ingredients into the slow cooker: rinsed and drained beans, diced tomatoes with their juice, diced tomatoes and green chilis with juice and tomato sauce. Stir to combine and cook on high for 3-4 hours or on low for 6-8 hours. Season to taste if desired and serve warm.

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